

RESUME

NEIL F. GARFIELD, MBA, JD

954-451-1230

neilgarfieldesq@gmail.com

SUMMARY:

Varied and integrated professional and business background in the following areas --- *investment banking, community banking, securities underwriting, derivative security baskets, electronic funds transfer, management, information systems, accounting, auditing and law.* Editor and publisher of www.LivingLies.wordpress.com blog with 15 million visitors. Expert witness in state and federal actions, consultant on evidence and trial law and procedure. Started or funded more than 200 companies as an investment banker or investment banking consultant. Former author and editor of SMARTBanks FaxLetter distributed 3x/wk to over 500 community bank presidents, Frequent guest commentator on radio and TV.

- ✓ Expert Witness and consultant on commercial and residential real property transactions, foreclosures and workouts in several states, class actions and consultant to law enforcement in several states and on the Federal level.
- ✓ Expert witness on rehypothecation and securitization of consumer and mortgage debt
- ✓ Currently teaching lawyers, judges, legislators, and layman in the Garfield Continuum Seminars for Attorney CLE credit and general information, appearing on numerous radio and TV broadcasts, Garfield is the Editor in Chief of livinglies.wordpress.com, a blog site that has reached over 7 million visits and is widely regarded as the premier resource on the internet for foreclosure cases, opinion, links to law reviews, practice guides and current events the foreclosure of securitized mortgages. Garfield draws on his Wall Street experience and trial lawyer years combined with intensive analysis of derivatives, securitized financial products and personal relationships developed over the years that give him unique insights into the realities of Wall Street in the Mortgage Meltdown of 2001-present.
- ✓ Starting out on **Wall Street**, he became proficient in the language and conduct of highly complex financial transactions. At an early age, Mr. Garfield personally handled the negotiations leading to successful **mergers, acquisitions, multimillion dollar financing, IPO's, secondary offerings, and private financing** for dozens of companies.
- ✓ He then achieved his **MBA (summa cum lauda) and JD (magna cum lauda) degrees** and began a 45 year law and business consulting career. He is the recipient of numerous academic awards.
- ✓ Following his law career he assumed control of two **public companies** for which he successfully structured financing and merger programs, **creating and implementing novel business and marketing plans for information systems** storage and retrieval including a mobile platform for backfile conversion for clients who were installing imaging systems. Initial clientele included **Fannie Mae, Chemical Bank, the Securities and Exchange Commission, the New Mexico Legislature**, and a host of Universities and Government agencies.

- ✓ Following that engagement, he bought out the **ATM/POB portfolios** of several different companies now consolidated under World Access Corp. d/b/a American Bank Card, which now electronically processes payments and ATM transactions
- ✓ As an attorney he has represented banks, credit unions, more than 400 community associations, investor owned commercial and residential real property, homeowners in foreclosure defense and construction defect litigation, and continues to conduct CLE seminars for lawyers and accountants on trial techniques, expert witness testimony and securitization of mortgage debt.

WALL STREET BACKGROUND:

With a family securities business in his background (Garfield and Co. Members NYSE, AMEX etc.) Mr. Garfield started off as a trainee securities analyst and quickly rose to be Director of Research and Director of Mergers and Acquisitions at well-respected brokerage houses on Wall Street. At the end of this portion of his Wall Street career, Mr. Garfield concurrently studied for his **MBA *magna cum laude***. He was licensed as a registered representative 1968-1972.

LAW CAREER

In 1974, Mr. Garfield moved to Florida where he studied law and was awarded his **JD degree *cum laude***. Concurrently with his studies, he was the business manager for a small law firm in Fort Lauderdale and was the acknowledged author of the update to Harrison Publications Florida real Property Law used as guide by all Florida lawyers at the time. He was in his second year of law school at publication.

A member of the **Florida Bar** since 1977, he devoted most of his time to practicing law from 1977 through the present. He is also a member of the **Federal Trial Bar**, the Federal Bankruptcy Bar, and several national and local committees. Until his semi-retirement in December, 1992 he was also a member of The Florida Trial Lawyers Association, the American Bar Association and the West Broward Bar Association. He has served on committees for the Florida Bar and was a volunteer, early in his legal career for the Florida Bar Committee for mental disability law reform, where he represented individuals incarcerated for reasons associated with mental disabilities (pro bono).

He received his Undergraduate Degree from Dickinson College in 1968, his MBA from Iona College in 1974, Magna Cum Laude, and his Juris Doctor from Nova University Center for the Study of Law in 1977, Cum Laude.

The concentration of his law practice was in the areas of commercial transactions, securities transactions and litigation, commercial litigation, condominium law, administrative law and bankruptcy. He has been the recipient of **numerous academic awards** in business and law, including:

LAW

- *American Jurisprudence Award in Torts
- *American Jurisprudence Award in Commercial Transactions
- *American Jurisprudence Award in Federal Jurisdiction
- *Horn Book Award for outstanding scholastic achievement from Nova University Law Center

(first out of 175 students)

BUSINESS, ACCOUNTING AND TAXATION

- *Medal for Academic Excellence 1974, MBA, (first in a two-year program of 159 students)
- *Who's Who Among Students in American Universities and Colleges - 1974 - Iona College

Concurrently with his law career, he is frequently retained as a **business consultant** to small and medium sized businesses.

Mr. Garfield, as sole or lead counsel, has conducted over 2,000 trials, final hearings, administrative trials, and other hearings in the course of his career. In the last ten years he has actively and largely successfully litigated foreclosure cases on behalf of the owners of residential real property.

PUBLICATIONS

Published numerous **articles on law and business, including practice manuals for Florida lawyers**. He has published several articles and tapes on specific legal and business subjects as well as personal development and has appeared on numerous television and radio programs, including the AZTV 7, Sandy Peyton Show, Eyewitness News, Palm Beach, Florida, PBS and Channel 33, WNWS Radio, WJNO Radio, and had his own radio talk show on WGBS in 1986. He is currently the Host of the Neil Garfield Show on www.blogtalkradio.com.

- Author and Editor of www.livinglies.wordpress.com , the number 1 resource on the internet for information, research, forms, articles and resources used by banks, lawyers, paralegals, pro se litigants and prospective buyers of property.
 - The Blog provides free resources and some paid services for research and analysis of debt that is claimed to be securitized, assigned or otherwise transferred. Garfield's experience in trading commercial properties and residential properties in the 1980's, together with his investment banking experience on Wall Street is the resource for the blog as to how and why the banks used securitization and his opinions on whether they actually succeeded.
 - While on Wall Street Garfield was the lead underwriter on nearly 200 investment banking transactions, in which securitization was utilized although not named as such. This knowledge was used when he created more of such securities in the 1980's when securitization and derivatives were words just starting in the Wall Street lexicon.
 - His detailed knowledge of electronic funds transactions is used to support his findings and opinions regarding the tracing of the money trail in debt that is claimed to be securitized
- Author of Attorney Workbook, 2009 companion to CLE Courses for attorneys in several states, providing 9.5 CLE credits in Florida with 1.5 credits for ethics.
- Author of Expert Witness Manual for Attorneys, 2010
- Author of Discovery and Motion Practice Handbook, 2010
- Author of Harrison Publications Update to Florida Real Property Law, 1975

Editor of *SMARTBanking Fax Newsletter*, to the presidents of 500 Florida independent community banks. Currently working on articles for banking publications and other publications and a book intended to be published in early 2016 entitled *Banking in the Next Millenium: Strategies for Survival and Prosperity*.

EMPLOYMENT HISTORY:

2007—present Founder and Editor www.livinglies.wordpress.com

2008-present presenter of Garfield Continuum Attorney CLE and Lay Seminars in Foreclosure and Securitized Mortgages

2003—present: Consultant to GTC Honors, Inc. f/k/a General Transfer Corporation, dba GTC

Consulting

1997---2009 General Counsel SMARTBanks1994-1999 Editor of SMARTBanks Fax Newsletter

1994: Chief Operating Officer, American Bank Card, Inc.

1992 - 1994: Chairman and CEO Technology International, LTD., Chairman and CEO, Data Imaging Services, Inc., Chairman, Garco Business Development Corp. .

1992 - 1993: Senior Partner, Garfield & Levin, P.A., condominium law.

1978 - 1992: President, Garfield & Associates, P.A., general law practice.

1977 - 1978: Partner, Law Offices of Fields & Garfield, general practice.

1977 Partner, Law Offices of Hurth, Fields & Garfield, general practice.

1975 - 1977: Business Manager, Law Offices of Hurth & Saphirstein

1973 - 1975: Consultant, \$2 broker, floor trader, Garfield & Company - Members, NYSE, AMEX, etc.

1970 - 1973: President and Majority Shareholder, Leisure Research Company, Investment Bankers

1969 - 1970: Director, Mergers and Acquisitions, and Registered Representative, Granger & Company, Members NYSE, AMEX, etc.

1968 - 1969: Director Research Department, and Registered Representative, Spingarn, Heine Company, Members, NYSE, AMEX, etc.

1968 Trainee - Security Analyst and Registered Representative, A.L. Stamm & Company, Members, NYSE, AMEX, etc.

TEACHING AND PUBLIC SPEAKING EXPERIENCE:

1. Iona College **Graduate School** of Business Administration: Taught individual classes in a variety of management, auditing and accounting courses as substitute for usual professor.
2. Broward Community **College**: Taught variety of subject dealing with law and business for adult education. Guest lecturer on business, law, and psychology of learning and performance.
3. **Seminars**: Conducted numerous seminars in law, business and personal development. Methods employed: lecture, Socratic and experiential. Garfield Continuum Seminars on Foreclosure Defense, Litigation and Securitized Mortgages is qualified for Continuing Legal Education Credits in 26 states varying from 6.5 to 9.5 credits.

4. **Trials:** Every trial is an educational seminar for the jury or judge. In the course of 45 years of practice, has appeared as lead counsel in over 2000 contested hearings, bench trials and jury trials and approximately 20 oral arguments on appeal.

5. **Radio:** In 1985-1986, host of several radio programs, including the Neil Garfield Condo Connection show on what was then WGBS. This program dealt with educating the public concerning the law and practice as it related to living in condominiums, cooperatives, and home owner associations. He now hosts The Neil Garfield Show on www.blogtalkradio.com

6. **Television:** Periodically over the years has appeared as the spotlighted guest or on a panel on PBS and other stations relating to condominium law, administrative law, and general business subjects.

PERSONAL:

Married December 6, 2003 to Joyce Molloy, deceased. Children: Marc Andrew Garfield DPM (50, **Podiatrist**) Virginia Beach, Va., Chelsea Lauren Garfield (45, IT Manager for Citizens Property Insurance, Florida. Brother, Gary J. Garfield, M.D., is a practicing **Cardiologist** in Coral Springs, Florida. Father, Frederick M. Garfield, M.D., was a retired **Physician**. Cousin, Brian Garfield was an **Author** in Hollywood, California (“Death Wish,” “Hopscotch”, “Kolchak’s Gold,” etc.). Hobbies include music (piano, keyboard player), reading and travel. The Garfield family created the **first fully U.S. automated pharmaceutical plant** at the beginning of this century. It is now an exhibit at the Smithsonian Institute in Washington, D.C.. The family also created and patented the process by which lanolin is extracted from cholesterol, providing the base for all cosmetics and paints made in the world. (American Cholesterol Corporation purchased by CPC International.)